



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name BREMER FINANCIAL CORPORATION

City/State SAINT PAUL, MN

Bank Holding Company Information

Federal Reserve District: 9

Consolidated Assets (\$000): 16,093,642

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BREMER FINANCIAL CORPORATION
380 SAINT PETER STREET
SUITE 500
SAINT PAUL, MN 55102

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Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,308,194	15,722,345	16,031,730	14,720,360	12,729,549
Net income (\$000)	43,192	49,213	182,392	155,042	156,002
Number of BHCs in peer group	134	133	130	128	125

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)															
2.61	2.55	53	2.79	2.67	55	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52	
0.78	0.97	50	1.03	1.13	52	0.89	1.04	48	1.02	1.21	49	1	1.32	45	
2.07	2.18	50	2.18	2.28	48	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43	
-0.06	0.04	22	0	-0.12	65	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21	
0	0	80	0	0.01	67	0	0.01	64	0	0.02	43	0	0.01	54	
0	0	8	0	0	48	0	0	82	0	0	48	0	0	42	
1.39	1.35	54	1.64	1.78	43	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51	
1.06	1.03	56	1.25	1.36	44	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50	
1.06	1.02	56	1.25	1.35	44	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50	
1.74				1.78			1.97			1.18			1.17		
Percent of Average Earning Assets															
Interest income (tax equivalent)															
2.87	2.96	44	3.12	3.18	45	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41	
0.13	0.20	35	0.18	0.29	29	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41	
2.74	2.75	47	2.95	2.88	50	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases															
0	0.09	25	-0.07	0.16	2	-0.04	0.11	2	0.08	0.27	26	0.05	0.21	24	
690.09	38.54	96	-34.80	25.70	8	-52.24	39.72	8	27.97	22.91	71	47.42	24.40	82	
1.20	1.20	54	1.22	1.49	34	1.22	1.23	52	1.21	1.58	31	1.23	0.83	84	
1.20	1.17	55	1.22	1.47	34	1.21	1.20	52	1.20	1.55	31	1.23	0.81	84	
0.33	0.47	37	0.42	0.70	30	0.31	0.49	29	0.49	0.71	37	0.61	0.57	59	
0.14	0.32	25	0.12	0.33	20	0.18	0.32	35	0.18	0.39	23	0.30	0.43	41	
Liquidity and Funding															
Net noncore funding dependence															
1.21	-1.97	65	4.50	-0.51	70	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40	
0.54	-6.65	77	3.90	-6.88	85	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70	
62.04	59.31	56	68.55	60.99	73	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48	
Capitalization															
Tier 1 leverage ratio															
9.07	9.06	54	8.71	9.15	38	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54	
8.86	10.29	27	8.96	10.72	23	8.93	10.71	22	8.83	11.16	17	9.78	12.43	18	
8.86	10.40	25	8.96	10.85	22	8.93	10.82	20	8.83	11.29	14	9.78	12.57	16	
12.62	12.21	62	12.26	12.57	52	12.45	12.42	55	11.88	12.38	46	11.74	12.17	46	
7	5.82	77	7.65	5.73	83	6.83	5.53	78	7.64	5.58	84	6.89	5.21	83	
43.06	33.45	69	35.60	23.13	72	38.42	28.27	70	51.47	42.30	64	56.15	33.12	89	
	28.47			14.81			3.14			-0.65			-12.02		
Growth Rates															
Assets															
3.23	9.35	32	17.52	16.49	58	4.99	10.50	29	19.75	16.68	62	8.01	9.26	60	
2.08	4.03	57	7.45	9.13	55	6.14	7.46	58	8.10	6.99	63	12.78	10.49	73	
-6.58	6.29	13	19.17	7.22	82	-5.12	3.36	21	19.98	9.07	83	10.18	9.10	66	
-6.07	-10.65	58	-28.04	-25.09	51	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42	
Parent Company Ratios															
Short-term debt / Equity capital															
0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36	
7.30	11.08	50	7.51	11.33	48	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57	
101.49	103.47	48	103.78	102.85	56	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57	
125.76	125.04	53	104.62	98.58	52	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	87,114	94,380	384,437	392,426	399,714	-7.70	8.06
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	80,242	87,298	355,540	362,175	368,306	-8.08	7.68
Tax-exempt income on loans and leases.....	6,872	7,082	28,897	30,251	31,408	-2.97	12.60
Estimated tax benefit on income on loans and leases.....	1,767	1,818	7,372	7,749	8,073	-2.84	-44.33
Income on loans and leases (tax equivalent).....	88,881	96,198	391,809	400,175	407,787	-7.61	6.07
Investment interest income (tax equivalent).....	21,929	19,582	77,053	99,081	106,818	11.99	-0.21
Interest on balances due from depository institutions.....	549	234	1,638	844	1,882	134.62	139.74
Interest income on other earning assets.....	293	310	1,325	1,439	1,722	-5.48	28.51
Total interest income (tax equivalent).....	111,652	116,324	471,825	501,539	518,209	-4.02	5.11
Interest on time deposits of \$250K or more	335	602	1,671	5,368	8,898	-44.35	-29.92
Interest on time deposits < \$250K.....	606	1,112	3,428	11,559	20,735	-45.50	-76.23
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,525	3,214	11,667	29,403	68,745	-21.44	-42.36
Interest on other borrowings and trading liabilities.....	712	763	3,043	6,702	12,174	-6.68	-44.93
Interest on subordinated debt and mandatory convertible securities	953	862	3,553	3,820	5,485	10.56	-1.55
Total interest expense.....	5,131	6,553	23,362	56,852	116,037	-21.70	-46.93
Net interest income (tax equivalent).....	106,521	109,771	448,463	444,687	402,172	-2.96	10.32
Non-interest income.....	31,862	40,450	142,848	149,944	127,532	-21.23	8.42
Adjusted operating income (tax equivalent)	138,383	150,221	591,311	594,631	529,704	-7.88	9.88
Overhead expense.....	84,193	85,765	364,363	366,506	320,191	-1.83	7.33
Provision for credit losses.....	-2,547	0	-10,295	27,323	5,650		
Securities gains (losses)	50	140	652	364	128	-64.29	
Other tax equivalent adjustments	-1	0	1	0	0		
Pretax net operating income (tax equivalent).....	56,786	64,596	237,896	201,166	203,991	-12.09	24.04
Applicable income taxes	11,112	12,758	45,070	34,971	36,272	-12.90	-1.43
Tax equivalent adjustments	2,482	2,625	10,434	11,153	11,717	-5.45	-56.52
Applicable income taxes (tax equivalent).....	13,594	15,383	55,504	46,124	47,989	-11.63	-19.95
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	43,192	49,213	182,392	155,042	156,002	-12.23	49.98
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,192	49,213	182,392	155,042	156,002	-12.23	49.98
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	43,192	49,213	182,392	155,042	156,002	-12.23	49.98
Investment securities income (tax equivalent).....	21,929	19,582	77,053	99,081	106,818	11.99	-0.21
US Treasury and agency securities (excluding mortgage-backed securities)	115	103	428	493	634	11.65	-57.72
Mortgage-backed securities	18,092	15,321	60,963	80,688	85,873	18.09	31.37
All other securities	3,722	4,158	15,662	17,900	20,311	-10.47	-53.07
Cash dividends declared.....	18,600	17,520	70,080	79,800	87,600	6.16	43.52
Common	18,600	17,520	70,080	79,800	87,600	6.16	43.52
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.74	2.75	49	2.96	2.96	50	2.94	2.85	57	3.41	3.27	61	4.07	4	58
Less: Interest expense	0.13	0.19	36	0.17	0.27	30	0.15	0.23	29	0.39	0.48	41	0.91	0.98	45
Equals: Net interest income (tax equivalent)	2.61	2.55	53	2.79	2.67	55	2.80	2.60	64	3.02	2.77	68	3.16	3.01	52
Plus: Non-interest income	0.78	0.97	50	1.03	1.13	52	0.89	1.04	48	1.02	1.21	49	1	1.32	45
Equals: adjusted operating income (tax equivalent)	3.39	3.56	48	3.82	3.87	55	3.69	3.70	53	4.04	4.04	55	4.16	4.41	38
Less: Overhead expense	2.07	2.18	50	2.18	2.28	48	2.27	2.17	60	2.49	2.57	58	2.52	2.69	43
Less: Provision for credit losses	-0.06	0.04	22	0	-0.12	65	-0.06	-0.09	51	0.19	0.51	13	0.04	0.15	21
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	80	0	0.01	67	0	0.01	64	0	0.02	43	0	0.01	54
Plus: other tax equivalent adjustments	0	0	8	0	0	48	0	0	82	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.39	1.35	54	1.64	1.78	43	1.48	1.66	37	1.37	1.04	74	1.60	1.56	51
Less: Applicable income taxes (tax equivalent)	0.33	0.31	54	0.39	0.40	53	0.35	0.38	41	0.31	0.23	74	0.38	0.36	54
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.06	1.03	56	1.25	1.36	44	1.14	1.26	37	1.05	0.81	72	1.23	1.19	50
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.06	1.02	56	1.25	1.35	44	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50
Memo: Net income (last four quarters)	1.09	1.17	41	1.11	1.07	58	1.14	1.26	37	1.05	0.82	72	1.23	1.19	50
Net income—BHC and noncontrolling (minority) interest	1.06	1.04	56	1.25	1.37	44	1.14	1.27	35	1.05	0.83	72	1.23	1.20	50
Margin Analysis															
Average earning assets / Average assets	95.47	93.16	78	94.76	93.08	70	95.08	93.08	76	94.60	92.32	76	94.60	91.05	84
Average interest-bearing funds / Average assets	59.13	60.43	50	61.27	62.97	45	60.15	61.99	49	62.89	64.06	47	66.49	65.57	55
Interest income (tax equivalent) / Average earning assets	2.87	2.96	44	3.12	3.18	45	3.10	3.06	49	3.60	3.55	51	4.30	4.41	41
Interest expense / Average earning assets	0.13	0.20	35	0.18	0.29	29	0.15	0.25	29	0.41	0.52	38	0.96	1.08	41
Net interest income (tax equivalent) / Average earning assets	2.74	2.75	47	2.95	2.88	50	2.94	2.80	55	3.19	3.01	55	3.34	3.33	45
Yield or Cost															
Total loans and leases (tax equivalent)	3.53	3.88	28	3.58	4.05	25	3.74	4.01	36	3.94	4.27	33	4.76	5.09	30
Interest-bearing bank balances	0.17	0.18	42	0.15	0.10	91	0.15	0.14	73	0.23	0.27	43	2.74	2.04	84
Federal funds sold and reverse repos	0	0.28	20	0	0.26	21	0	0.25	19	0.09	0.68	16	1.29	2.44	15
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.80	2.93	39	3.05	3.15	42	3.03	3.04	47	3.52	3.51	48	4.21	4.36	39
Investment securities (tax equivalent)	2.10	1.78	78	2.43	1.84	87	2.23	1.77	82	3.19	2.25	94	3.25	2.76	84
US Treasury and agency securities (excluding mortgage-backed securities)	0.67	1.09	21	3.68	1.30	98	1.07	1.14	45	3.91	1.75	93	3.99	2.32	91
Mortgage-backed securities	1.88	1.67	73	2.11	1.60	84	1.95	1.57	84	3.14	2.05	98	3.19	2.61	92
All other securities	3.32	2.75	71	3.42	2.93	71	3.40	2.81	72	3.26	3.24	59	3.46	4.06	33
Interest-bearing deposits	0.10	0.16	34	0.14	0.26	28	0.12	0.21	29	0.37	0.53	32	0.92	1.10	36
Time deposits of \$250K or more	0.40	0.48	41	0.63	0.82	34	0.49	0.66	32	1.44	1.42	48	2.28	1.96	74
Time deposits < \$250K	0.39	0.44	48	0.62	0.78	38	0.51	0.62	42	1.34	1.36	49	1.92	1.82	51
Other domestic deposits	0.12	0.13	60	0.16	0.17	54	0.14	0.15	59	0.40	0.36	64	1.10	0.93	69
Foreign deposits	0	0.14		0	0.13		0	0.14		0	0.42		0	1.19	
Federal funds purchased and repos	0.05	0.16	20	0.07	0.18	27	0.05	0.17	22	0.09	0.62	3	0.12	1.86	5
Other borrowed funds and trading liabilities	1.06	1.14	48	0.91	1.38	36	0.96	1.27	39	1.28	1.50	39	2.17	2.38	35
All interest-bearing funds	0.21	0.31	33	0.27	0.42	28	0.24	0.37	29	0.61	0.74	40	1.37	1.49	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019			
Non-interest Income and Expenses												
Total non-interest income		31,862		40,450		142,848		149,944		127,532		
Fiduciary activities income		5,271		5,474		21,977		20,648		21,961		
Service charges on deposit accounts - domestic		4,330		3,774		16,457		15,183		18,040		
Trading revenue.....		1,230		3,284		4,580		8,663		7,107		
Investment banking fees and commissions.....		4,882		4,405		18,777		15,221		15,096		
Insurance activities revenue.....		2,226		2,846		14,922		16,749		16,020		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		4,584		3,482		5,440		-6,638		1,096		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		3,779		11,547		37,352		56,348		24,874		
Other non-interest income.....		5,560		5,638		23,343		23,770		23,338		
Total overhead expenses		84,193		85,765		364,363		366,506		320,191		
Personnel expense.....		53,815		57,313		225,989		241,463		207,868		
Net occupancy expense.....		11,098		10,351		41,769		41,939		39,767		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		146		229		777		914		914		
Other operating expenses.....		19,134		17,872		95,828		82,190		71,642		
Fee income on mutual funds and annuities.....		1,100		1,326		5,014		4,655		15,096		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		1,544		1,592		1,524		1,676		1,651		
Average personnel expense per employee.....		34.85		36		148.29		144.07		125.90		
Average assets per employee.....		10,562.30		9,875.84		10,519.51		8,783.03		7,710.21		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income		3.45	2.26	72	3.28	2.10	71	3.51	2.17	71	3.10	2.02
Overhead expenses / Net Interest Income + non-interest income		61.95	61.09	55	58.11	59.31	43	62.73	59.28	64	62.81	62.28
Percent of Average Assets												
Total overhead expense		2.07	2.18	50	2.18	2.28	48	2.27	2.17	60	2.49	2.57
Personnel expense.....		1.32	1.21	67	1.46	1.28	70	1.41	1.21	74	1.64	1.30
Net occupancy expense.....		0.27	0.23	68	0.26	0.24	61	0.26	0.23	66	0.28	0.26
Other operating expenses.....		0.47	0.71	16	0.46	0.73	13	0.60	0.72	40	0.56	0.94
Overhead less non-interest income		1.28	1.18	55	1.15	1.10	53	1.38	1.10	74	1.47	1.25
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense		60.84	60.59	52	57.09	58.69	39	61.62	58.83	58	61.64	61.82
Personnel expense.....		38.89	33.94	75	38.15	33.28	75	38.22	32.93	74	40.61	32.36
Net occupancy expense.....		8.02	6.43	74	6.89	6.42	60	7.06	6.23	64	7.05	6.58
Other operating expenses.....		13.93	19.35	11	12.05	18.45	6	16.34	19.18	33	13.98	22.28
Total non-interest income		23.02	26.24	49	26.93	28.42	53	24.16	27.67	44	25.22	28.83
Fiduciary activities income		3.81	2.31	74	3.64	2.15	72	3.72	2.20	71	3.47	2.09
Service charges on domestic deposit accounts		3.13	3.51	41	2.51	3.21	36	2.78	3.27	39	2.55	3.27
Trading revenue.....		0.89	0.53	77	2.19	0.97	82	0.77	0.62	72	1.46	1.28
Investment banking fees and commissions.....		3.53	2.33	75	2.93	2.51	70	3.18	2.58	72	2.56	2.46
Insurance activities revenue.....		1.61	0.38	85	1.89	0.38	88	2.52	0.36	94	2.82	0.41
Venture capital revenue.....		0	0.02	43	0	0.02	45	0	0.04	44	0	0.01
Net servicing fees		3.31	1.49	82	2.32	0.99	81	0.92	0.60	75	-1.12	0.01
Net securitization income		0	0	48	0	0.01	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets		2.73	1.74	73	7.69	3.74	81	6.32	3.30	79	9.48	3.92
Other non-interest income.....		4.02	8.92	20	3.75	8.65	16	3.95	9.27	14	4	9.65
Overhead less non-interest income		37.82	33.42	65	30.17	29.66	47	37.46	30.52	70	36.42	31.93
Applicable income taxes / Pretax net operating income (tax equivalent).....		19.57	20.83	35	19.75	21.04	35	18.95	21.18	21	17.38	18.63
Applicable income tax + TE / Pretax net operating income + TE		23.94	22.92	64	23.81	22.74	64	23.33	22.67	62	22.93	21.18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	7,131,920	6,974,295	7,106,270	6,911,176	6,141,243	2.26	31.45	
Commercial and industrial loans	1,630,987	2,369,265	1,655,951	2,352,729	1,271,845	-31.16	37.67	
Loans to individuals	116,733	120,428	116,128	133,426	160,166	-3.07	-56.94	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	417,505	515,302	513,280	536,386	597,331	-18.98	-25.82	
Other loans and leases	808,011	839,762	828,607	837,341	808,584	-3.78	48.61	
Less: Unearned income	47	49	47	49	50	-4.08	-20.34	
Loans and leases, net of unearned income	10,105,109	10,819,003	10,220,189	10,771,009	8,979,119	-6.60	26.51	
Less: Allowance for loan and lease losses	121,025	131,566	123,647	129,785	110,232	-8.01	12.83	
Net loans and leases	9,984,084	10,687,437	10,096,542	10,641,224	8,868,887	-6.58	26.69	
Debt securities that reprice or mature in over 1 year	4,024,797	3,054,264	3,696,718	2,783,031	2,714,676	31.78	72.04	
Mutual funds and equity securities	0	0	0	0	0			
Subtotal	14,008,881	13,741,701	13,793,260	13,424,255	11,583,563	1.94	37.07	
Interest-bearing bank balances	962,640	464,891	1,565,579	769,159	82,193	107.07	2110.32	
Federal funds sold and reverse repos	1,699	2,271	1,935	2,504	88	-25.19	96.19	
Debt securities that reprice or mature within 1 year	261,074	399,220	259,505	495,682	554,616	-34.60	-40.97	
Trading assets	20,884	92,588	76,882	139,589	80,585	-77.44	41.39	
Total earning assets	15,255,178	14,700,671	15,697,161	14,831,189	12,301,045	3.77	42.29	
Non-interest-bearing cash and due from depository institutions	108,370	124,756	130,418	157,569	150,586	-13.13	-9.07	
Premises, fixed assets, and leases	127,078	122,333	124,646	122,201	124,284	3.88	-2.02	
Other real estate owned	207	1,128	207	1,785	1,141	-81.65	-91.74	
Investment in unconsolidated subsidiaries	1,856	1,856	1,856	1,856	1,856	0.00	0.00	
Intangible and other assets	600,953	639,556	602,548	655,770	589,990	-6.04	24.59	
Total assets	16,093,642	15,590,300	16,556,836	15,770,370	13,168,902	3.23	40.47	
Quarterly average assets	16,308,194	15,722,345	16,472,386	15,712,944	13,066,577	3.73	42.15	
Average loans and leases (YTD)	10,074,344	10,742,516	10,464,139	10,158,813	8,560,414	-6.22	27.06	
Memoranda								
Loans held-for-sale	29,667	75,659	47,019	45,137	48,228	-60.79	13.28	
Loans not held-for-sale	10,075,442	10,743,344	10,173,170	10,725,872	8,930,891	-6.22	26.55	
Real estate loans secured by 1–4 family	1,562,358	1,512,472	1,575,707	1,448,719	1,181,533	3.30	62.95	
Commercial real estate loans	4,918,338	4,809,649	4,886,664	4,800,799	4,293,238	2.26	28.62	
Construction and land development	845,198	728,854	894,286	722,823	451,903	15.96	46.30	
Multifamily	847,053	872,111	772,264	888,143	802,411	-2.87	35.40	
Nonfarm nonresidential	3,226,087	3,208,684	3,220,114	3,189,833	3,038,924	0.54	23.11	
Real estate loans secured by farmland	651,224	652,174	643,899	661,658	666,472	-0.15	1.31	
Total investment securities	4,285,871	3,453,484	3,956,223	3,278,713	3,269,292	24.10	54.07	
U.S. Treasury securities	60,004	308	60,188	310	454	19381.82	30052.76	
US agency securities (excluding mortgage-backed securities)	8,429	11,596	9,114	12,004	14,508	-27.31	-68.80	
Municipal securities	418,582	479,238	447,042	497,973	520,706	-12.66	-40.86	
Mortgage-backed securities	3,770,353	2,933,858	3,419,770	2,705,854	2,673,250	28.51	93.97	
Asset-backed securities	0	28,484	0	62,572	60,374	-100.00	-100.00	
Other debt securities	28,503	0	20,109	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Available-for-sale securities	2,016,085	2,175,467	1,890,629	2,283,993	2,126,506	-7.33	-27.52	
U.S. Treasury securities	101	308	303	310	454	-67.21	-49.25	
US agency securities (excluding mortgage-backed securities)	8,429	11,596	9,114	12,004	14,508	-27.31	-68.80	
Municipal securities	418,582	479,238	447,042	497,973	520,706	-12.66	-40.86	
Mortgage-backed securities	1,560,470	1,655,841	1,414,061	1,711,134	1,530,464	-5.76	-19.72	
Asset-backed securities	0	28,484	0	62,572	60,374	-100.00	-100.00	
Other debt securities	28,503	0	20,109	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-133,801	24,490	4,455	48,637	27,907			
Available-for-sale securities appreciation (depreciation)	-78,217	47,365	28,453	88,575	42,246			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	2,487,203	1,941,428	2,406,201	2,149,798	1,326,113	28.11	232.87	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	1,379,718	1,300,860	1,451,250	1,254,144	875,531	6.06	67.40
NOW, ATS and transaction accounts	539,666	503,156	628,445	656,465	432,241	7.26	-21.32
Time deposits less brokered deposits < \$250K	-280,074	-172,525	-233,601	-470,845	-35,390		
MMDA and other savings accounts	11,296,275	10,748,963	11,451,227	10,681,236	8,331,851	5.09	70.78
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	12,935,585	12,380,454	13,297,321	12,121,000	9,604,233	4.48	66.92
Time deposits of \$250K or more	346,324	342,029	331,154	417,184	351,287	1.26	63.35
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	105,586	128,765	100,969	124,809	157,855	-18.00	-77.55
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	100,000	100,000	100,000	350,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	52,214	47,350	52,214	47,350	30,654	10.27	4.43
Brokered deposits < \$250K	890,875	867,013	864,361	1,208,697	1,046,911	2.75	-40.00
Noncore funding	1,394,999	1,485,157	1,448,698	1,898,040	1,936,707	-6.07	-41.32
Trading liabilities	67,743	55,833	43,522	34,458	48,343	21.33	372.77
Subordinated notes and debentures + trust preferred securities	165,885	166,817	166,231	168,637	163,418	-0.56	3.56
Other liabilities	103,445	105,139	123,087	155,806	128,086	-1.61	8.27
Total liabilities	14,667,657	14,193,400	15,078,859	14,377,941	11,880,787	3.34	41.08
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	2,847	2,847	2,847	2,847	2,847	0.00	0.00
Common surplus	0	0	0	0	0		
Retained earnings	1,513,093	1,407,882	1,488,501	1,376,189	1,300,947	7.47	37.63
Accumulated other comprehensive income	-89,955	-13,829	-13,371	13,393	-15,679		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,425,985	1,396,900	1,477,977	1,392,429	1,288,115	2.08	34.49
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,425,985	1,396,900	1,477,977	1,392,429	1,288,115	2.08	34.49
Total liabilities and capital	16,093,642	15,590,300	16,556,836	15,770,370	13,168,902	3.23	40.47
Memoranda							
Non-interest-bearing deposits	4,978,767	4,562,257	5,145,207	4,393,002	3,109,439	9.13	85.04
Interest-bearing deposits	9,194,017	9,027,239	9,347,629	9,353,879	7,892,992	1.85	36.09
Total deposits	14,172,784	13,589,496	14,492,836	13,746,881	11,002,431	4.29	50.04
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,477,977	1,392,429	1,392,429	1,288,115	1,142,126		
Accounting restatements	0	0	0	0	0		
Net income	43,192	49,213	182,392	155,042	156,002		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	18,600	17,520	70,080	79,800	87,600		
Change in other comprehensive income	-76,584	-27,222	-26,764	29,072	77,587		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,425,985	1,396,900	1,477,977	1,392,429	1,288,115		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	44.32	37.11	64	44.73	36.10	70	42.92	36.25	66	43.82	36.22	63	46.63	37.78	63
Commercial and industrial loans	10.13	10.78	52	15.20	13.88	59	10	10.76	54	14.92	13.52	59	9.66	12.02	39
Loans to individuals	0.73	3.61	34	0.77	3.42	35	0.70	3.36	35	0.85	3.40	37	1.22	4.20	40
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	2.59	0.17	97	3.31	0.19	96	3.10	0.18	96	3.40	0.19	96	4.54	0.24	96
Other loans and leases.....	5.02	4.19	64	5.39	4.29	64	5	4.47	61	5.31	4.63	60	6.14	5.01	61
Net loans and leases.....	62.04	59.31	56	68.55	60.99	73	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48
Debt securities over 1 year.....	25.01	19.47	68	19.59	16.70	64	22.33	19.46	64	17.65	15.55	62	20.61	14.60	81
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	87.05	80.04	76	88.14	78.43	91	83.31	79.22	61	85.12	78.16	73	87.96	79.65	80
Interest-bearing bank balances	5.98	7.18	45	2.98	9.08	14	9.46	8.50	57	4.88	7.51	34	0.62	3.06	18
Federal funds sold and reverse repos	0.01	0.55	64	0.01	0.50	64	0.01	0.54	64	0.02	0.82	65	0	1.57	52
Debt securities 1 year or less	1.62	1.65	63	2.56	1.59	79	1.57	1.56	64	3.14	1.68	82	4.21	1.91	83
Trading assets	0.13	0.52	64	0.59	0.56	75	0.46	0.49	74	0.89	1.01	72	0.61	1.19	73
Total earning assets.....	94.79	91.28	85	94.29	91.48	80	94.81	91.77	83	94.04	91.05	87	93.41	89.53	87
Non-interest cash and due from depository institutions.....	0.67	0.96	26	0.80	1	36	0.79	0.82	49	1	1.07	44	1.14	1.14	47
Other real estate owned.....	0	0.01	33	0.01	0.02	41	0	0.01	30	0.01	0.02	50	0.01	0.03	30
All other assets.....	4.54	7.70	14	4.91	7.44	20	4.40	7.35	15	4.96	7.82	17	5.45	9.27	11
Memoranda															
Short-term investments	7.61	10.28	40	5.56	11.92	20	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52
U.S. Treasury securities.....	0.37	1.80	39	0	0.98	29	0.36	1.47	45	0	0.84	35	0	1.03	27
US agency securities (excluding mortgage-backed securities)	0.05	0.79	31	0.07	0.73	33	0.06	0.82	29	0.08	0.63	34	0.11	0.54	43
Municipal securities	2.60	1.72	70	3.07	1.77	76	2.70	1.73	73	3.16	1.69	76	3.95	1.34	84
Mortgage-backed securities	23.43	14.04	84	18.82	12.38	79	20.65	14.14	79	17.16	11.75	76	20.30	11.44	91
Asset-backed securities	0	0.56	22	0.18	0.35	66	0	0.50	24	0.40	0.32	72	0.46	0.28	75
Other debt securities	0.18	0.55	47	0	0.46	8	0.12	0.53	41	0	0.42	10	0	0.39	9
Loans held-for-sale.....	0.18	0.40	56	0.49	0.46	67	0.28	0.55	58	0.29	0.52	46	0.37	0.39	61
Loans held for investment	62.61	59.15	57	68.91	61.15	75	61.44	58.06	58	68.01	61.72	67	67.82	63.50	47
Real estate loans secured by 1–4 family	9.71	11.67	38	9.70	11.69	40	9.52	11.46	39	9.19	11.91	37	8.97	13.29	32
Revolving	0.94	1.40	44	1.06	1.51	50	0.93	1.42	45	1.09	1.66	45	1.61	2.07	48
Closed-end, secured by first liens	8.64	9.94	45	8.43	9.76	45	8.44	9.67	45	7.84	9.81	41	6.92	10.69	30
Closed-end, secured by junior liens	0.14	0.17	62	0.21	0.21	65	0.15	0.17	64	0.26	0.22	72	0.44	0.28	77
Commercial real estate loans	30.56	23.42	67	30.85	22.27	72	29.51	22.69	68	30.44	22.22	67	32.60	22.23	72
Construction and land development	5.25	3.49	72	4.68	3.32	67	5.40	3.34	77	4.58	3.40	66	3.43	3.44	55
Multifamily.....	5.26	3.52	78	5.59	3.21	82	4.66	3.57	76	5.63	3.12	83	6.09	3.01	85
Nonfarm nonresidential	20.05	15.11	65	20.58	14.77	69	19.45	14.57	65	20.23	14.72	69	23.08	14.69	75
Real estate loans secured by farmland.....	4.05	0.33	98	4.18	0.33	97	3.89	0.30	97	4.20	0.33	97	5.06	0.36	97

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	70.58	61.87	58	64.46	57.91	58	69.53	61.05	58	64.16	57.15	55	68.39	57.46	61
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	70.58	61.87	58	64.46	57.91	58	69.53	61.05	58	64.16	57.15	55	68.39	57.46	61
Real estate loans secured by 1–4 family.....	15.46	20.07	33	13.98	19.43	33	15.42	19.86	35	13.45	19.43	28	13.16	20.75	26
Revolving	1.49	2.35	42	1.53	2.45	42	1.51	2.43	41	1.59	2.64	41	2.36	3.15	44
Closed-end.....	13.97	17.49	37	12.45	16.76	34	13.91	17.24	37	11.86	16.59	31	10.79	17.39	26
Commercial real estate loans	48.67	38.39	65	44.46	35.36	63	47.81	37.86	64	44.57	34.63	63	47.81	33.52	74
Construction and land development.....	8.36	5.82	71	6.74	5.29	64	8.75	5.65	76	6.71	5.26	64	5.03	5.09	57
1–4 family.....	0.69	1.29	48	0.55	1.05	49	0.68	1.18	51	0.47	0.93	46	0.78	0.94	52
Other.....	7.68	4.49	80	6.18	4.21	71	8.07	4.40	82	6.24	4.19	71	4.25	4.02	59
Multifamily.....	8.38	5.66	78	8.06	5.08	78	7.56	5.78	72	8.25	4.96	78	8.94	4.69	84
Nonfarm nonresidential	31.93	25	66	29.66	23.47	65	31.51	24.56	65	29.61	22.93	65	33.84	22.15	76
Owner-occupied.....	13.46	8.44	77	11.82	7.93	73	13.26	8.29	78	11.88	7.68	75	13.28	7.72	83
Other.....	18.47	16.32	56	17.83	15.25	59	18.24	15.94	58	17.73	14.95	59	20.56	14.34	71
Real estate loans secured by farmland.....	6.44	0.59	98	6.03	0.56	97	6.30	0.54	97	6.14	0.54	97	7.42	0.55	97
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	16.14	18.81	45	21.90	23.16	50	16.20	18.86	48	21.84	22.17	53	14.16	19.53	34
Loans to individuals	1.16	6.52	34	1.11	6.02	33	1.14	6.24	33	1.24	6.13	34	1.78	7.13	38
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans.....	4.13	0.31	96	4.76	0.33	96	5.02	0.34	96	4.98	0.32	95	6.65	0.37	96
Other loans and leases.....	8	8.03	62	7.76	8.05	60	8.11	8.75	59	7.77	9.09	58	9.01	9.85	61
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	447.02	395.39	56	466.10	382.51	66	451.71	391.81	59	472.57	381.27	68	449.50	391.26	53
Real estate loans secured by 1–4 family.....	97.93	125.02	38	101.08	124.29	41	100.16	126.06	39	99.06	125.03	39	86.48	138.18	30
Revolving	9.44	14.84	42	11.06	16.14	45	9.80	15.44	43	11.73	17.42	42	15.54	21.26	45
Closed-end.....	88.49	108.83	40	90.02	106.79	44	90.36	108.85	43	87.33	106.14	39	70.94	115.20	30
Commercial real estate loans	308.27	249.33	64	321.44	237.40	72	310.62	245.88	65	328.27	234.65	73	314.23	229.44	67
Construction and land development.....	52.98	36.95	68	48.71	35.26	66	56.84	35.95	77	49.42	35.62	67	33.08	34.95	51
1–4 family.....	4.36	8.02	49	3.99	6.84	49	4.44	7.42	53	3.50	6.34	47	5.13	6.61	54
Other.....	48.62	28.49	80	44.72	28.01	75	52.40	28.11	84	45.93	28.16	75	27.94	27.32	54
Multifamily.....	53.09	37.99	78	58.28	34.02	81	49.09	38.66	75	60.73	32.74	84	58.73	31.04	85
Nonfarm nonresidential	202.20	160.85	65	214.44	157.71	69	204.68	158.05	67	218.11	155.06	68	222.43	152.10	70
Owner-occupied.....	85.23	53.96	76	85.49	52.99	77	86.16	52.99	77	87.50	52.37	78	87.28	53.07	79
Other.....	116.98	105.37	55	128.95	102.29	63	118.52	102.54	57	130.62	100.54	62	135.15	97.41	66
Real estate loans secured by farmland.....	40.82	3.46	98	43.59	3.50	97	40.93	3.22	97	45.24	3.44	97	48.78	3.60	97
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	102.23	113.45	49	158.34	145.22	60	105.26	114.45	52	160.87	139.91	60	93.09	122.02	39
Loans to individuals	7.32	36.67	35	8.05	35.91	35	7.38	34.55	36	9.12	37.47	36	11.72	43.51	37
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans.....	26.17	1.66	97	34.44	1.94	96	32.63	1.86	96	36.68	1.88	96	43.72	2.18	96
Other loans and leases.....	50.64	47.86	61	56.12	47.52	63	52.67	51.06	62	57.26	49.54	62	59.18	52.44	61
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.22	30.57	60	32.63	27.81	62	34.55	30.07	58	32.69	27.32	60	34.54	26.45	66
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	223.04	198.65	55	235.96	185.94	64	224.47	195.33	58	240.79	183.76	64	226.99	178.57	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	308.27	256.17	63	321.45	243.39	71	310.63	252.85	63	328.28	240.85	72	314.26	236.10	62

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.61	10.28	40	5.56	11.92	20	11.03	11.47	54	8.04	11.17	41	4.84	7.63	52
Liquid assets	29.90	28.10	54	21.82	27.16	35	31.04	29.03	53	22.16	26.22	40	18.87	22.44	49
Investment securities	26.63	21.67	68	22.15	18.78	64	23.89	21.63	61	20.79	17.85	66	24.83	16.99	81
Net loans and leases	62.04	59.31	56	68.55	60.99	73	60.98	58.67	57	67.48	61.58	63	67.35	63.77	48
Net loans, leases and standby letters of credit	62.47	60.12	55	68.98	61.79	73	61.41	59.49	56	67.91	62.48	65	67.88	64.84	48
Core deposits	80.38	76.85	49	79.41	73.69	64	80.31	75.71	59	76.86	70.67	58	72.93	63.09	70
Noncore funding	8.67	9.46	62	9.53	11.95	50	8.75	10.30	58	12.04	14.13	57	14.71	19.36	44
Time deposits of \$250K or more	2.15	1.46	76	2.19	1.96	63	2	1.58	68	2.65	2.11	68	2.67	2.94	52
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.66	1.11	51	0.83	1.22	51	0.61	1.23	49	0.79	1.47	49	1.20	1.94	55
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.65	0.44	62	0.81	0.60	61	0.60	0.54	59	0.78	0.54	61	1.20	0.48	69
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0.64	1.11	54	0.60	1	54	0.63	1.24	48	2.66	3.01	50
Earning assets that reprice within 1 year	30.56	36.68	37	43.61	38.67	61	32.23	37.37	36	34.84	39.38	37	34.02	39.29	30
Interest-bearing liabilities that reprice within 1 year	10.62	6.16	82	11.14	7.73	80	10.05	6.39	80	13.76	8.20	82	6.29	10.19	23
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	19.94	29.01	29	32.47	29.49	51	22.18	29.65	31	21.09	29.11	31	27.73	26.63	50
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.21	-1.97	65	4.50	-0.51	70	-2.74	-2.33	51	4.70	3.20	59	11.22	14.45	40
Net short-term noncore funding dependence	0.54	-6.65	77	3.90	-6.88	85	-3.47	-7.71	62	4.07	-4.76	79	10.31	3.38	70
Short-term investment / Short-term noncore funding	94.19	265.83	23	61.80	246.74	15	135.53	273.46	32	69.88	184.19	21	34.77	77.77	41
Liquid assets - short-term noncore funding / Nonliquid assets	31.13	35.38	48	16.40	30.67	30	33.20	36.68	50	13.70	28.18	31	6.11	16.97	34
Net loans and leases / Total deposits	70.45	73.06	45	78.64	76.22	60	69.67	72.79	45	77.41	79.43	42	80.61	90.31	26
Net loans and leases / Core deposits	77.18	78.05	54	86.33	83.77	62	75.93	78.25	51	87.79	88.34	57	92.34	103.93	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-9.07	-3.53	13	1.79	0.62	83	0.31	0.12	66	3.65	1.57	80	2.22	0.72	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-5.30	-8.82	69	3.47	1.31	85	1.96	-0.25	90	6.65	4.31	77	3.36	1.36	86
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	52.96	20.27	91	37.01	12.84	85	52.21	14.28	90	30.34	11.38	81	34.96	12.67	83
Available-for-sale securities	47.04	77.97	9	62.99	85.49	14	47.79	83.77	9	69.66	87.23	18	65.04	85.40	16
U.S. Treasury securities	1.40	8.39	33	0.01	5.10	29	1.52	6.70	41	0.01	4.72	35	0.01	6.15	26
US agency securities (excluding mortgage-backed securities)	0.20	3.73	29	0.34	4.35	28	0.23	4.12	28	0.37	4.01	31	0.44	3.49	38
Municipal securities	9.77	7.89	65	13.88	9.71	70	11.30	8.22	69	15.19	9.83	72	15.93	7.75	77
Mortgage-backed securities	87.97	65.55	84	84.95	66.67	74	86.44	66.54	81	82.53	66.64	71	81.77	67.43	68
Asset-backed securities	0	2.78	22	0.82	1.97	65	0	2.50	24	1.91	1.91	71	1.85	1.66	73
Other debt securities	0.67	3.16	42	0	3.05	8	0.51	3.08	39	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	6.09	8.63	53	11.56	9.29	70	6.56	7.78	58	15.12	10.55	77	16.96	11.86	74
Debt securities 1 to 5 years	4.58	18.50	15	2.93	16.09	19	4.74	18.25	19	2.43	17.03	17	1.04	17.94	7
Debt securities over 5 years	89.33	70.45	85	85.51	72.48	68	88.70	71.11	83	82.45	69.86	64	66.02	66.02	63
Pledged securities	58.03	29.79	84	56.22	33.48	82	60.82	32.26	85	65.57	35.67	85	40.56	30.57	62
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	41.44	-1.29	85	51.24	156.41	31	44.16	27.98	64	98.99	183.32	41	19.60	26.69	54
Investment securities	24.10	28.40	54	7.90	31.91	20	20.66	31.36	43	0.29	23.62	17	1.92	11.75	33
Core deposits	4.48	14.47	17	29.85	29.18	58	9.70	16.94	25	26.20	26.88	53	8.80	11.23	54
Noncore funding	-6.07	-10.65	58	-28.04	-25.09	51	-23.67	-14.79	35	-2	-12.18	64	0.44	6.59	42

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,121,824	3,029,960	2,671,007
Commit: Secured commercial real estate loans	693,189	559,151	760,413	639,506	699,957
Commit: Unsecured real estate loans	0	0	0	0	1,594
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting			0	0	0
Standby letters of credit	69,462	66,219	70,397	68,984	70,315
Commercial and similar letters of credit	0	0	0	230	1,818
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	62,505	21,853	58,755	21,853	21,853
Credit derivatives - notional amount (holding company as beneficiary)	50,319	51,907	50,721	52,293	32,521
Credit derivative contracts w/ purchased credit protection-investment grade	112,824	73,759	109,476	74,145	54,374
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	48,000	172,000	84,000	132,500	75,000
Written options contracts (interest rate)	42,532	125,562	52,292	112,623	38,242
Purchased options contracts (interest rate)	0	0	10,748	0	0
Interest rate swaps	3,710,243	3,888,734	3,875,269	3,771,538	2,462,142
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

Percent of Total Assets	BHC	Peer # 1	Pct												
Loan commitments (reported semiannually, June/Dec)							18.86	22.78	44	19.21	22.01	48	20.28	23.52	50
Standby letters of credit	0.43	0.64	48	0.42	0.67	45	0.43	0.65	46	0.44	0.71	44	0.53	0.84	46
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	45	0.01	0.02	64
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.39	0.26	73	0.14	0.28	64	0.35	0.24	73	0.14	0.35	63	0.17	0.42	65
Credit derivatives - notional amount (holding company as beneficiary)	0.31	0.18	76	0.33	0.18	78	0.31	0.18	76	0.33	0.30	74	0.25	0.52	73
Credit derivative contracts w/ purchased credit protection-investment grade	0.70	0.19	83	0.47	0.17	82	0.66	0.18	83	0.47	0.25	82	0.41	0.30	78
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	23.62	45.51	62	26.85	42.67	64	24.29	46.30	61	25.47	48.62	58	19.56	68.47	50
Interest rate contracts	23.62	33.09	63	26.85	30.32	67	24.29	32.46	64	25.47	34.36	61	19.56	47.31	52
Interest rate futures and forward contracts	0.30	4.02	57	1.10	4.59	63	0.51	3.25	58	0.84	6.21	53	0.57	10.67	53
Written options contracts (interest rate)	0.26	1.59	48	0.81	2	52	0.32	1.41	46	0.71	2.18	47	0.29	2.47	42
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0.06	1.31	49	0	1.46	22	0	2.65	22
Interest rate swaps	23.05	19.54	69	24.94	20.33	70	23.41	20.49	70	23.92	20.83	68	18.70	28.86	58
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							29.83	44.98	35	29.83	42.82	41	31.20	45.53	42

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,800,775	4,186,296	4,022,309	4,016,661	2,575,384
Interest rate contracts	3,800,775	4,186,296	4,022,309	4,016,661	2,575,384
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	48,000	172,000	84,000	132,500	75,000
Written options	42,532	125,562	52,292	112,623	38,242
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	42,532	125,562	52,292	112,623	38,242
Purchased options	0	0	10,748	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	10,748	0	0
Swaps	3,710,243	3,888,734	3,875,269	3,771,538	2,462,142
Held for trading.....	3,710,243	3,688,734	3,696,765	3,571,538	2,462,142
Interest rate contracts	3,710,243	3,688,734	3,696,765	3,571,538	2,462,142
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	90,532	497,562	325,544	445,123	113,242
Interest rate contracts	90,532	497,562	325,544	445,123	113,242
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,871,066	4,234,493	4,079,493	3,978,182	2,591,516
One year or less	1,506,348	1,814,136	1,808,044	1,713,213	938,953
Over 1 year to 5 years	404,332	478,078	374,414	376,298	202,128
Over 5 years	1,960,386	1,942,279	1,897,035	1,888,671	1,450,435
Gross negative fair value (absolute value)	68,226	55,838	43,561	35,761	48,477
Gross positive fair value.....	22,319	97,764	78,339	146,627	82,003
Held for trading.....	20,855	92,529	76,839	139,478	80,532
Non-traded.....	1,464	5,235	1,500	7,149	1,471
Current credit exposure on risk-based capital derivative contracts	16,835	70,441	65,115	133,793	46,178
Credit losses on derivative contracts	11	51	71	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Percent of Notional Amount															
Interest rate contracts	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Foreign exchange contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.26	10.22	34	4.11	12.82	43	2.09	11.16	38	3.30	14.05	32	2.91	13.49	36
Written options	1.12	6.03	32	3	8.11	40	1.30	6.28	31	2.80	8.18	34	1.48	5.91	34
Exchange-traded	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	1.12	5.74	34	3	7.80	42	1.30	5.96	33	2.80	7.73	37	1.48	5.10	36
Purchased options	0	3.59	20	0	3.58	20	0.27	3.27	46	0	3.42	19	0	4.42	18
Exchange-traded	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.11	21	0	3.15	21	0.27	2.87	48	0	2.86	21	0	3.35	18
Swaps	97.62	74.58	79	92.89	69.64	72	96.34	74.26	76	93.90	68.76	77	95.60	69.75	74
Held for trading	97.62	38.74	87	88.11	42.14	74	91.91	40.42	77	88.92	43.53	74	95.60	44.16	79
Interest rate contracts	97.62	32.48	93	88.11	36.29	84	91.91	34.15	89	88.92	36.62	88	95.60	37.24	92
Foreign exchange contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	2.38	61.26	12	11.89	57.86	25	8.09	59.58	22	11.08	56.47	25	4.40	55.84	20
Interest rate contracts	2.38	57.41	15	11.89	54.11	26	8.09	56.71	22	11.08	53.82	25	4.40	52.22	20
Foreign exchange contracts	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	101.85	92.63	84	101.15	90.92	82	101.42	92.53	82	99.04	91.48	68	100.63	93.86	80
One year or less	39.63	27.97	70	43.34	26.80	72	44.95	27.56	74	42.65	32.05	71	36.46	32.17	61
Over 1 year to 5 years	10.64	26.35	22	11.42	28.69	24	9.31	27.01	21	9.37	27.06	22	7.85	30.45	22
Over 5 years	51.58	29.53	73	46.40	30.03	68	47.16	29.89	68	47.02	29.56	71	56.32	28.09	81
Gross negative fair value (absolute value)	1.80	1.21	78	1.33	1.21	61	1.08	0.98	58	0.89	1.55	40	1.88	0.83	87
Gross positive fair value	0.59	1.52	21	2.34	1.70	81	1.95	1.34	78	3.65	2.23	82	3.18	1.19	95
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.05	0.06	67	0.04	0.05	70	0.03	0.04	67	0.03	0.07	46	0.04	0.06	73
Gross positive fair value (X)	0.02	0.06	38	0.07	0.07	69	0.05	0.05	73	0.11	0.09	71	0.07	0.07	76
Held for trading (X)	0.01	0.04	65	0.07	0.05	76	0.05	0.04	78	0.10	0.07	75	0.06	0.06	79
Non-traded (X)	0	0.01	23	0	0.01	39	0	0.01	25	0.01	0.02	46	0	0.01	38
Current credit exposure (X)	0.01	0.04	46	0.05	0.05	65	0.04	0.04	74	0.10	0.06	74	0.04	0.05	63
Credit losses on derivative contracts	0	0	94	0	0	96	0	0	93	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.15	0.47	46	0.66	0.61	64	0.58	0.46	72	1.25	0.85	74	0.45	0.73	65

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	123,647	129,785	129,785	110,232	108,756
Gross losses	812	178	3,235	12,292	6,948
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	737	1,959	7,392	4,522	2,774
Net losses	75	-1,781	-4,157	7,770	4,174
Provision for loan and lease losses	-2,547	0	-10,295	27,323	5,650
Adjustments	0	0	0	0	0
Ending balance	121,025	131,566	123,647	129,785	110,232
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.06	0.04	21	0	-0.11	64	-0.06	-0.09	52	0.19	0.51	13	0.04	0.15
Provision for loan and lease losses / Average loans and leases	-0.10	0.06	23	0	-0.20	64	-0.10	-0.16	54	0.27	0.82	8	0.07	0.24
Provision for loan and lease losses / Net loan and lease losses	-3,396	49.50	4	0	-168.35	57	247.65	-105.48	85	351.65	487.86	53	135.36	130.58
Allowance for loan and lease losses / Total loans and leases not held for sale	1.20	1.20	54	1.22	1.49	34	1.22	1.23	52	1.21	1.58	31	1.23	0.83
Allowance for loan and lease losses / Total loans and leases	1.20	1.17	55	1.22	1.47	34	1.21	1.20	52	1.20	1.55	31	1.23	0.81
Allowance for loan and lease losses / Net loans and leases losses (X)	403.42	38.27	96		18.09			21.39		16.70	11.58	78	26.41	8.03
Allowance for loan and lease losses / Nonaccrual assets	363.22	355.27	67	293.52	291.29	63	392.24	364.13	69	251.88	299.17	53	206.28	218.72
ALLL / 90+ days past due + nonaccrual loans and leases	351.90	284.19	75	285.85	246.27	66	336.56	287.08	70	251.77	244.34	61	182.26	151.73
Gross loan and lease losses / Average loans and leases	0.03	0.17	25	0.01	0.24	3	0.03	0.19	9	0.12	0.34	24	0.08	0.28
Recoveries / Average loans and leases	0.03	0.07	24	0.07	0.08	56	0.07	0.08	53	0.04	0.07	34	0.03	0.08
Net losses / Average loans and leases	0	0.09	25	-0.07	0.16	2	-0.04	0.11	2	0.08	0.27	26	0.05	0.21
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0
Recoveries / Prior year-end losses	22.78	10.98	89	15.94	7.39	90	60.14	34.67	83	65.08	33.98	88	36.02	36.22
Earnings coverage of net loan and lease losses (X)	690.09	38.54	96	-34.80	25.70	8	-52.24	39.72	8	27.97	22.91	71	47.42	24.40
Net Loan and Lease Losses By Type														
Real estate loans	-0.01	-0.01	42	-0.04	0.03	6	-0.02	0.02	19	0.06	0.04	67	0.04	0.01
Real estate loans secured by 1–4 family	-0.04	-0.02	28	-0.12	-0.01	2	-0.07	-0.02	11	-0.02	0.01	18	-0.03	0.01
Revolving	-0.09	-0.08	29	-0.08	-0.03	19	-0.15	-0.07	19	-0.02	0.01	31	-0.02	0.02
Closed-end	-0.04	-0.02	28	-0.12	-0.01	1	-0.06	-0.01	9	-0.02	0	16	-0.03	0
Commercial real estate loans	0	0	42	-0.01	0.05	16	0.01	0.04	52	0.08	0.07	64	0.07	0.01
Construction and land development	0	-0.02	72	-0.03	0	21	-0.01	0	33	0	0	69	0	-0.01
1–4 family	0	0	58	0	0	58	0	0	57	0	0	33	0	0
Other	0	-0.01	71	-0.03	0	17	-0.01	0	28	0	0	72	0.01	-0.01
Multifamily	0	0	57	0	0	19	0	0.01	25	0	0	58	0	0
Nonfarm nonresidential	0	0.01	34	-0.01	0.07	15	0.01	0.05	51	0.12	0.11	66	0.10	0.02
Owner-occupied	0	0	28	0	0.01	15	-0.01	0.01	11	0.01	0.02	48	0	0.01
Other	0	0	54	-0.01	0.06	15	0.02	0.04	59	0.11	0.08	74	0.10	0.01
Real estate loans secured by farmland	-0.03	0	9	-0.11	0	5	-0.11	0	7	0.07	0.02	85	0	0.01
Commercial and industrial loans	0.04	0.11	50	-0.13	0.20	6	-0.06	0.17	8	0.19	0.47	34	0.03	0.37
Loans to individuals	0.32	0.70	31		1.06		0.11	0.71	12	0.16	1.13	10	0.39	1.17
Credit card loans		1.88			2.41			1.84			2.92			3.11
Agricultural loans	0.01	0	89	-0.16	0.02	5	-0.38	0.02	6	-0.18	0.19	3	0.05	0.08
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0.02	0.16	52	0	0.09	55	0.01	0.10	48	0.01	0.15	44	0.03	0.15

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		14,224		13,522		18,000		19,084		26,701
90+ days past due loans and leases		1,072		1,202		5,215		23		7,043
Nonaccrual loans and leases		33,320		44,824		31,523		51,527		53,439
Total past due and nonaccrual loans and leases		48,616		59,548		54,738		70,634		87,183
Restructured 30–89 days past due		124		133		254		273		237
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		12,295		12,867		11,399		13,465		31,473
Total restructured loans and leases		12,419		13,000		11,653		13,738		31,710
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		9,416		11,219		10,100		11,949		26,236
Other real estate owned		207		1,128		207		1,785		1,141
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.14	0.32	25	0.12	0.33	20	0.18	0.32	35	0.18
90+ days past due loans and leases	0.01	0.10	41	0.01	0.11	35	0.05	0.10	59	0
Nonaccrual loans and leases	0.33	0.44	40	0.41	0.65	32	0.31	0.46	32	0.48
90+ days past due and nonaccrual loans and leases	0.34	0.59	31	0.43	0.82	24	0.36	0.62	32	0.48
30–89 days past due restructured	0	0.01	44	0	0.01	51	0	0.01	54	0
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.12	0.10	70	0.12	0.13	55	0.11	0.10	59	0.13
30–89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.14	0.32	25	0.12	0.33	20	0.18	0.32	35	0.18
90+ days past due assets	0.01	0.10	40	0.01	0.11	35	0.05	0.10	58	0
Nonaccrual assets	0.33	0.45	40	0.41	0.66	31	0.31	0.47	32	0.48
30+ days past due and nonaccrual assets	0.48	0.94	25	0.55	1.18	21	0.54	0.97	29	0.66
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.21	0.35	30	0.30	0.50	30	0.22	0.36	30	0.33
90+ days past due and nonaccrual assets + other real estate owned	0.21	0.36	26	0.30	0.53	30	0.22	0.37	29	0.34
Restructured and Nonaccrual Loans and Leases										
+ OREO as Percent of:										
Total assets	0.27	0.41	35	0.37	0.58	32	0.25	0.41	32	0.42
Allowance for loan and lease losses	35.59	62.77	25	43.56	69.27	32	34.04	62.64	25	50.49
Equity capital + allowance for loan and lease losses	2.78	3.67	40	3.75	5.03	36	2.63	3.60	40	4.31
Tier 1 capital + allowance for loan and lease losses	2.70	4.23	34	3.83	5.96	30	2.68	4.30	32	4.48
Loans and leases + other real estate owned	0.43	0.69	33	0.53	0.97	29	0.41	0.71	29	0.61

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.14	0.26	39	0.15	0.31	24	0.18	0.26	42	0.17	0.39	28	0.25	0.38	40
	90+ days past due	0	0.13	47	0.02	0.13	46	0	0.12	39	0	0.16	14	0.11	0.16	69
	Nonaccrual.....	0.38	0.51	48	0.45	0.76	35	0.38	0.52	41	0.51	0.76	35	0.71	0.46	76
Commercial and industrial	30–89 days past due.....	0.17	0.26	46	0.06	0.22	26	0.23	0.24	58	0.26	0.23	67	0.33	0.31	65
	90+ days past due	0	0.03	38	0	0.02	39	0.30	0.04	93	0	0.03	37	0.01	0.05	37
	Nonaccrual.....	0.29	0.53	38	0.13	0.69	11	0.20	0.57	22	0.18	0.75	16	0.27	0.83	21
Individuals	30–89 days past due.....	0.27	0.67	24	0.20	0.53	27	0.28	0.63	29	0.32	0.83	24	0.46	0.83	31
	90+ days past due	0.04	0.08	60	0	0.11	20	0.01	0.09	50	0	0.14	19	0.01	0.17	38
	Nonaccrual.....	0.22	0.16	72	0.44	0.22	78	0.27	0.17	75	0.40	0.28	74	0.30	0.17	70
Depository institution loans	30–89 days past due.....		0			0.01			0.01			0				0
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.01			0			0			0				0
Agricultural	30–89 days past due.....	0.26	0.16	75	0.33	0.17	76	0.26	0.07	86	0.10	0.17	67	1.04	0.24	89
	90+ days past due	0.17	0	94	0	0	44	0.01	0	90	0	0	44	0	0	42
	Nonaccrual.....	0.12	0.71	58	0.80	0.44	79	0.11	0.70	60	1.10	0.49	81	1.01	0.67	75
Foreign governments	30–89 days past due.....		0			0.03			0.50			0				0.07
	90+ days past due		0			0			0			0				0
	Nonaccrual.....		0.23			0.04			0.15			0.09				0.03
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....	0.08	0.08	71	0.66	0.15	90	0.08	0.09	69	0.66	0.15	89	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
1–4 family	30–89 days past due	0.42	0.44	56	0.41	0.47	55	0.38	0.46	50	0.44	0.65	42	0.46	0.67	39
	90+ days past due	0	0.25	21	0.06	0.28	59	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.87	0.68	73	0.64	0.88	42	0.73	0.71	62	0.83	0.89	58	0.77	0.73	61
Revolving	30–89 days past due	0.01	0.27	14	0.17	0.31	35	0.09	0.28	28	0.33	0.48	41	0.15	0.45	20
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	1.38	1.02	75	1.32	1.31	69	1.30	1.18	75	0.04	1.13	13	0.01	1	11
Closed-end	30–89 days past due	0.46	0.46	58	0.44	0.48	55	0.41	0.49	54	0.45	0.65	40	0.52	0.70	46
	90+ days past due	0	0.28	21	0.06	0.31	61	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.81	0.66	71	0.55	0.85	36	0.66	0.67	57	0.94	0.87	61	0.94	0.70	73
Junior lien	30–89 days past due	0.01	0.01	53	0.02	0.01	77	0.01	0.01	74	0.07	0.02	93	0.03	0.02	73
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.05	0.03	75	0.12	0.05	83	0.05	0.03	71	0.17	0.04	94	0.30	0.04	96
Commercial real estate	30–89 days past due	0.04	0.16	24	0.06	0.22	27	0.09	0.15	51	0.10	0.26	40	0.17	0.18	56
	90+ days past due	0	0.01	30	0.01	0.02	62	0	0.01	28	0	0.02	23	0.16	0.03	91
	Nonaccrual	0.23	0.37	42	0.19	0.62	19	0.24	0.38	48	0.20	0.62	21	0.23	0.23	60
Construction and development	30–89 days past due	0.06	0.19	54	0.05	0.22	41	0.03	0.17	48	0.09	0.28	46	0.25	0.28	63
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.07	0.17	53	0.01	0.50	25	0.02	0.20	38	0.01	0.41	27	0.05	0.20	41
1–4 family	30–89 days past due	0.06	0.03	83	0.05	0.03	74	0.02	0.02	72	0.09	0.03	81	0.17	0.06	84
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.06	0.02	85	0	0.02	29	0.01	0.01	71	0	0.03	27	0	0.02	30
Other	30–89 days past due	0	0.14	20	0	0.16	17	0.01	0.13	54	0	0.22	13	0.07	0.20	54
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.14	38	0.01	0.43	28	0	0.16	39	0.01	0.35	30	0.05	0.17	47
Multifamily	30–89 days past due	0.01	0.06	62	0.01	0.08	60	0.07	0.07	89	0	0.09	22	0.11	0.08	74
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0.06	0.13	56	0.05	0.17	61	0.06	0.11	55	0.05	0.05	65
Nonfarm non-residential	30–89 days past due	0.03	0.13	25	0.08	0.20	37	0.03	0.13	35	0.14	0.23	52	0.18	0.14	65
	90+ days past due	0	0.01	34	0.01	0.02	69	0	0.01	31	0	0.02	26	0.23	0.03	93
	Nonaccrual	0.34	0.45	45	0.26	0.78	21	0.35	0.45	53	0.28	0.80	24	0.31	0.28	61
Owner Occupied	30–89 days past due	0.01	0.04	30	0.01	0.06	34	0.02	0.04	43	0.01	0.07	21	0.10	0.07	68
	90+ days past due	0	0	38	0.01	0	83	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.21	0.17	62	0.13	0.32	30	0.21	0.17	65	0.14	0.27	31	0.11	0.16	46
Other	30–89 days past due	0.03	0.08	48	0.07	0.12	52	0.01	0.08	45	0.13	0.14	64	0.08	0.07	66
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0.23	0.01	95
	Nonaccrual	0.13	0.24	46	0.13	0.40	30	0.14	0.23	48	0.15	0.44	33	0.19	0.10	76
Farmland	30–89 days past due	0.28	0.17	79	0.13	0.13	71	0.37	0.10	86	0.09	0.11	68	0.41	0.23	77
	90+ days past due	0.05	0	92	0	0.01	45	0.03	0	90	0	0	45	0	0.01	42
	Nonaccrual	0.32	0.67	59	1.97	1.14	75	0.52	0.69	64	2.05	1.13	76	3.68	0.84	91
Credit card	30–89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	285	285	285	285	285										
Retained earnings	1,513,093	1,407,882	1,488,501	1,376,189	1,300,947										
Accumulated other comprehensive income (AOCI)	-89,955	-13,829	-13,371	13,393	-15,679										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,423,423	1,394,338	1,475,415	1,389,867	1,285,553										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	98,949	103,428	99,223	103,785	105,212										
Accumulated other comprehensive income-related adjustments	-89,955	-13,829	-13,371	13,393	-15,679										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,414,429	1,304,739	1,389,563	1,272,689	1,196,020										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,414,429	1,304,739	1,389,563	1,272,689	1,196,020										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	60,000	60,000	60,000	60,000	60,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	60,000	60,000	60,000	60,000	60,000										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	60,000	60,000	60,000	60,000	60,000										
Tier 1 Capital	1,474,429	1,364,739	1,449,563	1,332,689	1,256,020										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	44,174	65,540	44,313	66,631	83,812										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	128,832	133,157	131,907	134,010	117,755										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	173,006	198,697	176,220	200,641	201,567										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	173,006	198,697	176,220	200,641	201,567										
Exited advanced approach tier 2 capital															
Total capital	1,647,435	1,563,436	1,625,783	1,533,330	1,457,587										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	16,308,194	15,722,345	16,472,386	15,712,944	13,066,577										
Less: Deductions from common equity tier 1 capital	98,949	103,428	99,223	103,785	105,212										
Less: Other deductions	-49,273	-54,159	-59,242	-53,784	-50,713										
Total assets for leverage ratio	16,258,518	15,673,076	16,432,405	15,662,943	13,012,078										
Total risk-weighted assets	11,206,852	10,646,209	11,165,461	10,717,022	10,185,019										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	12.62	12.18	62	12.26	12.54	52	12.45	12.37	56	11.88	12.35	47	11.74	12.11	47
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	13.16	12.88	62	12.82	13.31	49	12.98	13.11	58	12.44	13.08	45	12.33	12.78	50
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.70	14.72	59	14.69	15.37	46	14.56	14.91	52	14.31	15.23	40	14.31	14.36	61
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	9.07	9.06	54	8.71	9.15	38	8.82	8.98	52	8.51	9.13	35	9.65	9.76	54
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0				0	
Total property and casualty assets			0			0			0			0				0	
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0				0	
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0				0	
Total insurance underwriting equity			0			0			0			0				0	
Total property and casualty equity			0			0			0			0				0	
Total life and health equity			0			0			0			0				0	
Total insurance underwriting net income			0			0			0			0				0	
Total property and casualty			0			0			0			0				0	
Total life and health			0			0			0			0				0	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0	
Unearned premiums (P/C)			0			0			0			0				0	
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0	
Separate account liabilities (L/H)			0			0			0			0				0	
Insurance activities revenue			2,226			2,846			14,922			16,749			16,020	-21.78	-40.37
Other insurance activities income			2,226			2,846			14,922			16,749			16,020	-21.78	-40.37
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			171,111			165,341			169,657			163,915			162,146	3.49	12.79

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	1.61	0.38	85	1.89	0.38	88	2.52	0.36	94	2.82	0.41	92	3.02	0.47	92			
Premium income / Insurance activities revenue	0	3.33	42	0	2.23	43	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91					
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15				
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	10.72	12.22	42	11.05	11	47	10.78	12	40	11.21	11.03	48	11.87	11.51	50			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0		0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34			

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets.....		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		27,004	25,004	100,015	88,066	81,119	8.00	207623.08
Dividends		27,000	25,000	100,000	88,000	80,900	8.00	
Interest		4	4	15	66	219	0.00	-69.23
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		8	9	10,517	6,680	1,347	-11.11	-99.15
Dividends		8	9	10,517	6,549	1,077	-11.11	-99.08
Interest		0	0	0	131	270		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		27,012	25,013	110,532	94,746	82,466	7.99	2728.48
Securities gains (losses)		0	0	0	0	0		
Other operating income		0	0	0	4	13		-100.00
Total operating income		27,012	25,013	110,532	94,750	82,479	7.99	2722.57
Operating Expenses								
Personnel expenses		0	11	12	3,679	3,295	-100.00	-100.00
Interest expense		953	862	3,553	3,820	5,485	10.56	-1.55
Other expenses		1,728	3,114	11,430	18,687	7,707	-44.51	30.51
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,681	3,987	14,995	26,186	16,487	-32.76	-12.81
Income (loss) before taxes		24,331	21,026	95,537	68,564	65,992	15.72	
Applicable income taxes (credit)		-744	-1,140	-4,173	-6,974	-4,568		
Extraordinary items								
Income before undistributed income of subsidiaries		25,075	22,166	99,710	75,538	70,560	13.12	
Equity in undistributed income of subsidiaries		18,117	27,047	82,682	79,504	85,442	-33.02	-38.99
Bank subsidiaries		18,231	26,319	86,010	81,818	83,579	-30.73	-38.74
Nonbank subsidiaries		-114	728	-3,328	-2,314	1,863		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		43,192	49,213	182,392	155,042	156,002	-12.23	49.98
Memoranda								
Bank net income		45,231	51,319	186,010	169,818	164,479	-11.86	52.00
Nonbank net income		-106	737	7,189	4,235	2,940		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,404,071	87.03	1,405,056	88.18	1,462,423	87.63	1,405,584	1,294,152	-0.07	28.44
Common and preferred stock		1,397,514	86.62	1,397,203	87.69	1,455,866	87.24	1,399,027	1,287,595	0.02	28.94
Excess cost over fair value		6,557	0.41	6,557	0.41	6,557	0.39	6,557	6,557	0.00	0.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	-100.00	-100.00
Other receivables		0	0	1,296	0.08	0	0	0	0	-100.00	-100.00
Investment in nonbank subsidiaries		43,144	2.67	45,907	2.88	43,259	2.59	47,574	54,570	-6.02	-24.90
Common and preferred stock		43,144	2.67	45,907	2.88	43,259	2.59	45,179	47,899	-6.02	-13.77
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	6,671		-100.00
Other receivables		0	0	0	0	0	0	2,395	0		
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		144,045	8.93	111,614	7	138,563	8.30	112,456	103,769	29.06	101.48
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		22,087	1.37	30,830	1.93	24,617	1.48	32,367	25,448	-28.36	-19.48
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		1,613,347	100.00	1,593,407	100.00	1,668,862	100.00	1,597,981	1,477,939	1.25	29.11
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		104,029	6.45	104,961	6.59	104,375	6.25	106,781	101,562	-0.89	5.81
Other liabilities		21,364	1.32	24,458	1.53	24,560	1.47	28,744	25,481	-12.65	-15.01
Balance due to subsidiaries and related institutions		61,969	3.84	67,088	4.21	61,950	3.71	70,027	62,781	-7.63	-5.82
Total liabilities		187,362	11.61	196,507	12.33	190,885	11.44	205,552	189,824	-4.65	-1.00
Equity Capital		1,425,985	88.39	1,396,900	87.67	1,477,977	88.56	1,392,429	1,288,115	2.08	34.49
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		2,847	0.18	2,847	0.18	2,847	0.17	2,847	2,847	0.00	0.00
Common surplus		0	0	0	0	0	0	0	0		
Retained earnings		1,513,093	93.79	1,407,882	88.36	1,488,501	89.19	1,376,189	1,300,947	7.47	37.63
Accumulated other comprehensive income		-89,955	-5.58	-13,829	-0.87	-13,371	-0.80	13,393	-15,679		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		1,613,347	100.00	1,593,407	100.00	1,668,862	100.00	1,597,981	1,477,939	1.25	29.11
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		61,856	3.83	61,856	3.88	61,856	3.71	61,856	61,856	0.00	-3.43
Notes payable to subsidiaries that issued TPS		60,000	3.72	60,000	3.77	60,000	3.60	60,000	60,000	0.00	0.00
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		4,029	0.25	4,961	0.31	4,375	0.26	6,781	1,562	-18.79	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	11.76	9.94	70	14.01	12.54	67	12.69	11.94	63	11.44	7.29	86	12.98	9.68	85
Bank net income / Average equity investment in banks	12.62	10.44	72	14.61	12.55	71	12.99	11.80	63	12.53	7.45	87	13.49	10.51	82
Nonbank net income / Average equity investment in nonbanks	-0.98	11.36	11	6.47	12.53	48	16.04	13.12	64	9.19	9.75	60	6.20	7.89	58
Subsidiary HCs net income / Average equity investment in sub HCs	8.34			11.69				10.11			7.01			8.55	
Bank net income / Parent net income	104.72	97.54	63	104.28	95.97	75	101.98	96.79	54	109.53	88.16	78	105.43	82.22	69
Nonbank net income / Parent net income	3.43			1.50	2.83	62	3.94	3.40	73	2.73	3.59	64	1.88	5.93	65
Subsidiary holding companies' net income / Parent net income	80.23			65.70			65.35			68.34				74	
Leverage															
Total liabilities / Equity capital	13.14	16.87	50	14.07	17.74	52	12.92	16.81	51	14.76	20.06	54	14.74	20.43	61
Total debt / Equity capital	7.30	11.65	49	7.51	11.90	47	7.06	11.71	48	7.67	14.41	46	7.88	14.31	54
Total debt + notes payable to subs that issued TPS / Equity capital	11.50	13.71	49	11.81	14.30	50	11.12	13.63	50	11.98	16.67	50	12.54	16.36	59
Total debt + Loans guaranteed for affiliate / Equity capital	7.30	11.72	48	7.51	12.02	47	7.06	11.77	47	7.67	14.68	45	7.88	14.56	53
Total debt / Equity capital – excess over fair value	7.33	11.75	49	7.55	12	47	7.09	11.81	48	7.70	14.52	46	7.92	14.51	54
Long-term debt / Equity capital	7.30	11.08	50	7.51	11.33	48	7.06	10.95	48	7.67	13.56	47	7.88	13.04	57
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0.28	0.08	91	0.36	0.04	91	0.30	0.06	90	0.49	0.06	89	0.12	0.05	88
Excess cost over fair value / Equity capital	0.46	0.07	88	0.47	0.10	90	0.44	0.05	90	0.47	0.08	89	0.51	0.12	88
Long-term debt / Consolidated long-term debt	47.70	40.81	52	49.01	35.48	59	47.78	39.86	50	49.44	34.67	62	52.33	28.44	74
Double Leverage															
Equity investment in subs / Equity capital	101.49	103.47	48	103.78	102.85	56	101.87	103.22	50	104.19	102.81	62	104.19	103.22	57
Total investment in subs / Equity capital	101.49	108.45	38	103.87	108.21	49	101.87	108.40	38	104.36	110.16	48	104.71	111.07	45
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.12	0.38	45	0.27	0.22	57	0.15	0.29	48	0.38	0.47	52	0.35	0.36	54
Equity investment in subs – equity cap / Net income-div (X)	0.22	1.31	18	0.42	0.74	42	0.25	1.05	15	0.78	1.82	30	0.79	1.22	42
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	130.43	129.62	55	121.60	111.20	59	134.83	152.85	50	95.98	136.59	25	83.66	177.68	13
Cash from ops + noncash items + op expense / Op expense + dividend	125.76	125.04	53	104.62	98.58	52	137.36	154.48	48	97.23	147.24	19	84.24	190.27	10
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	125.76	98.29	70	96.08	85.35	51	130.69	98.54	77	108.20	134.08	46	87.48	116.34	18
Pretax operating income + interest expense / Interest expense	2,653.10	2,251.18	76	2,539.21	1,142.88	81	2,788.91	1,835.33	77	1,894.87	2,016.32	73	1,303.14	1,968.54	51
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,052.73	1,728.15	71	1,941.16	1,357.31	75	2,149.27	1,770.77	71	1,375.61	1,539.23	64	923.15	1,632.83	40
Dividends + interest from subsidiaries / Interest expense + dividends	138.15	145.40	54	136.07	117.86	64	150.11	174.12	53	113.31	150.43	37	88.59	210.80	12
Fees + other income from subsidiaries / Salary + other expenses	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)	10.72	20.52	28	9.92	33.13	23	41.69	47.61	74	22.86	35.64	59	99.87	57.11	85
Other Ratios															
Net assets that reprice within 1 year / Total assets	8.76	3.42	82	7.36	3.97	73	8.32	3.44	82	7.18	3.85	75	6.85	2.64	80
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.28	1.70	62	0.32	1.80	64	0.28	1.76	64	0.33	2.66	65	0.46	5.62	61
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	74.18	64.91	61	79.04	74.87	56	70.28	66.37	55	105.64	81.10	79	124.15	57.84	89
Dividends declared / Net income	43.06	33.46	69	35.60	23.13	72	38.42	28.27	70	51.47	42.29	64	56.15	33.08	89
Net income – dividends / Average equity.....	6.69	6.76	54	9.02	9.52	53	7.81	8.62	46	5.55	4.14	68	5.69	6.46	42
Percent of Dividends Paid															
Dividends from bank subsidiaries	145.16	124.34	59	142.69	101.14	67	142.69	155.92	50	110.28	132.17	42	92.35	178.13	23
Dividends from nonbank subsidiaries	0.04	1.65	69	0.05	3.28	67	15.01	4.90	83	8.21	3.41	80	1.23	7.53	59
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	145.20	153.16	52	142.75	128.99	58	157.70	203.53	52	118.48	174.85	33	93.58	260.40	11
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	59.69	43.39	60	48.71	30.63	67	53.76	45.96	55	51.82	60.28	45	49.19	66.55	33
Interest income from bank subsidiaries.....	0.01	0.15	57	0.01	0.12	56	0.01	0.11	58	0.04	0.36	53	0.13	0.54	62
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	59.70	49.34	58	48.72	33.49	64	53.77	51.33	54	51.86	62.88	45	49.32	69.36	29
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	31.46		1.22	47.24	48	146.29	62.63	90	154.64	56.39	88	36.63	82.95	43	
Interest income from nonbank subsidiaries.....	2.20		0	2.80	33	0	2.44	31	3.09	7.38	72	9.18	20.25	65	
Management and service fees from nonbank subsidiaries	0.46		0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38	
Other income from nonbank subsidiaries.....	0.06		0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43	
Operating income from nonbank subsidiaries	39.06		1.22	69.48	28	146.29	87.22	85	157.73	79.84	83	45.82	150.41	27	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	117.80			28.44			38.10			43.51				61.23	
Interest income from subsidiary holding companies	11.88			6.44			5.26			8.40				6.54	
Management and service fees from subsidiary holding companies	0.52			0.37			0.73			0.44				0.36	
Other income from subsidiary holding companies.....	-3.33			-1.46			-0.40			0.01				0.29	
Operating income from subsidiary holding companies	126.86			34.47			58.37			55.20				76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.96	60.28	82	99.95	58.57	88	90.47	74.16	40	92.88	69.76	48	98.09	67.32	70
Interest income from bank subsidiaries.....	0.01	1.04	55	0.02	0.72	53	0.01	0.23	55	0.07	0.63	53	0.27	0.80	63
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.97	73.91	73	99.96	71.70	81	90.49	83.13	30	92.95	82.20	34	98.35	78.80	55
Dividends from nonbank subsidiaries	0.03	4.30	66	0.04	5.32	66	9.51	3.07	85	6.91	1.95	85	1.31	2.65	64
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0.14	0.73	78	0.33	1.19	76
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.03	6.88	53	0.04	10.59	47	9.51	4.67	82	7.05	4.70	77	1.63	7.29	55
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	59.46	28.43	80	58.93	29.59	77	59.26	26.38	81	57.93	27.08	78	60.90	28.33	77